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Substitute Specification with Markups



APPLICATION FOR UNITED STATES LETTERS PATENT
FOR
FINANCIAL INFORMATION ACCESS SYSTEM

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FINANCIAL INFORMATION ACCESS SYSTEM

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[0001] This application is a continuation of U.S. Patent Application 08/541,045 filed October 11, 1995.

BACKGROUND AND SUMMARY OF THE INVENTION

[0002] The present invention relates generally to a system for accessing data related to financial transactions. Particularly, users of the Internet or an online information service such as CompuServe® may access data related to their own financial transactions that were posted as recently as the previous day.

[0003] Financial information is typically reported to financial service customers in monthly or quarterly written statements. For example, credit card companies send monthly statements that list all transactions and an outstanding balance for the reporting period. Banks and brokerages may also use written statements to report activity. Whether the statements are monthly or quarterly, by the time they reach the customer, they rarely reflect the current state of the account. Several days or weeks may pass between the time the reporting period ends and the statement is received because time is needed to process, print, and send the statements. As a practical matter, financial institutions need to establish a cut off date for reporting account activity.

[0004] Although account activity reporting cycles are rather lengthy (e.g., quarterly or monthly), customers may be interested in weekly or daily activity reports. Consequently, customers have a need to obtain recent financial information that would not otherwise be available for weeks or months. Customers also have a need to access the recent financial information at their own convenience—preferably from anywhere and at any time. Following access to the financial information, customers may have a need to communicate with the financial services provider. For example, a customer may have a question about a transaction or following review of the transactions, a customer may wish to submit a payment electronically. Finally, customers need to see the financial data presented in an organized and understandable format.

[0005] The present invention (ConductorSM) is a suite of online financial services. Supported functions include credit card account lookup and reporting, and checking and bill paying. In addition, customers and financial services providers may communicate with each other. For example, Conductor allows customers to view and use financial information concerning recent activity in various accounts. Specifically, financial data relating to credit and debit card transactions are available through the Internet or an online information service the day after the transactions are posted. The ability to provide such recent credit and debit card transaction data to users of the Internet or an online information service is unique to the present invention.

[0006] The present invention is a sophisticated computerized system of financial services based on the TCP/IP protocol suite. Consequently, the services are available through the Internet. Alternatively, the same services may be made available directly through an online information service such as CompuServe®. In the preferred

embodiment, the invention is described in relation to its accessibility through the Internet. Conductor is implemented as a distributed "information cluster" located on the global Internet so it may be accessed from a variety of presentation tools. An example of the type of information available from Conductor is financial data relating to credit and debit card transactions processed daily by a financial services provider. The financial data are transmitted daily to Conductor so that users of the Internet or an online information service may access financial data relating to their own credit and debit card transactions. The financial data may also be transmitted for further processing to an accounting, word-processing, or spreadsheet software package running on the user's computer.

[0007] The system of the present invention has several advantages over known financial information access methods. Conductor may be accessed at any time from around the world because it is part of the global Internet. In an alternative embodiment, Conductor may be accessed directly through an online information service such as CompuServe®. With either embodiment, it may be accessed using any one of a number of presentation tools. Because of its ties to financial services providers, Conductor allows credit or debit cardholders to review account activity regarding postings that occurred as recently as the previous day. Cardholders use familiar access methods to view and download the financial data. Finally, the present invention allows the financial data to be organized for direct transmission to popular accounting, word-processing, and spreadsheet programs. Due to the sophistication of the process used for converting and downloading data to the other programs, data may be downloaded

as frequently as the user desires. These advantages and others are explained further by the accompanying drawings and detailed description.

BRIEF DESCRIPTION OF THE DRAWINGS

- [0008]** Fig. 1 is a diagrammatic view of one embodiment of the present invention;
- [0009]** Fig. 2 is a block diagram of the system architecture of the present invention;
- [0010]** Fig. 3 is a diagrammatic representation of the processing of a financial transaction;
- [0011]** Fig. 4 is a diagrammatic representation of a financial transaction;
- [0012]** Fig. 5 is a computer screen view of financial data available to a user; and
- [0013]** Fig. 6 is a computer screen view of financial data available to a user.

DETAIL DESCRIPTION OF PREFERRED EMBODIMENT(S)

[0014] Applying principles of modularity and abstraction, distributed systems technologies are used to create the architecture necessary for delivering diverse types of services over a wide area network. Sources of data may be as varied as the interfaces to it. The ConductorSM System is based on a Client/Server model so that it is easily extensible. It is implemented as a platform-portable, language-independent distributed object framework. Use of the distributed approach permits the easy integration of new services and providers for the system. For example, the Conductor System may easily serve as a back-end resource for existing online service providers. The distributed approach also allows the system to be accessible through a number of

interfaces: for example, native Microsoft® Windows™ applications, hyper-text mark-up language (HTML) browsers, text-terminals, X.25 transactions, even voice telephony.

[0015] Referring to Figure 1, a diagrammatic representation of access to the ConductorSM Network is shown. Preferably, users connect to the Conductor suite of online financial services via the Internet 12. Methods for providing services via the Internet are well-known in the art and are not explained here. Conductor host computers are accessible world-wide from any site with TCP/IP name resolution and packet routing to the *conductor.com* domain. Preferably, host computers running the Windows NT™ Operating System and the UNIX® Operating System are used in the distributed environment. Clients and servers may run on any of twenty operating systems. Multiple user interfaces to Conductor are implemented as different types of clients. As shown in Figure 1, a user may communicate with Conductor via a web browser 10 or via the CompuServe Information Service 14 using the CompuServe Information Manager for Windows (WinCIM®) 16. Other methods of access may be used as well—for example, a native Microsoft® Windows™ application. In addition, Conductor may be implemented as part of an online information service so that it is available only to subscribers of the online information service.

[0016] As shown in Figure 1, packets destined for Conductor are routed 18 to a Web Server 22 for processing. Because security is a significant issue for online financial information systems, a Firewall 20 is established between the Router 18 and the Web Server 22. User verification and data access may then occur in a secure environment. Separate user connect/data access protocols isolate internal/external networks. An indirect method of user identification is used to secure account numbers and sensitive

data are passed via two-key encryption. Token passing is used for connected host identification.

[0017] To provide the features of the present invention, Conductor is built on a Common Object Request Broker Architecture (CORBA)-compliant Distributed Object Computing Platform. This development platform is well-known in the art and is not explained here. Primary system components include Object Servers, Name Lookup Servers, and Data Servers. Other components include Communication, Security, and Logging servers. As shown in Figure 1, a number of Name Servers 24, 26, 28 and Financial Object Servers 30, 32, 34 may be in operation at one time. These servers may communicate with a Legacy System 38 or other Database Servers 36 in order to respond to specific requests for information. Data requests may be serviced in any one of a number of ways. For example, data may be accessed using a Microsoft® SQL Server running on Windows NT™.

[0018] Clients have an object-oriented Application Programming Interface (API) to distributed resources or services using a class-like construct called an "Interface" which groups operations and attributes. Because clients know only the nature of the Interface, it may be implemented in any manner. For example, Interfaces may be implemented in one language and clients in another. The implementation of an Interface may then be altered at will without affecting any clients. As long as the protocol to the Interface is stable, the client implementation is stable.

[0019] Clients located anywhere on the global Internet ask for and bind to services by name. Clients locate Interfaces by naming a server which implements one, and they may do so from any site with a TCP connection to the Conductor domain. The names

of servers are provided by a name lookup Interface which runs on the only host whose name client applications need to know. The access is synchronous and call-level using either C++, Smalltalk, or C. In other words, clients access services by making standard synchronous procedure calls. Client load is automatically apportioned among all ready object servers at lookup time.

[0020] There are several benefits to using name lookup to connect clients and servers. A name lookup layer isolates clients from the location or readiness of any individual object server. Although the system is based on the Internet Protocol (IP), clients are completely isolated from back-end data sourcing concerns and do not need to know the IP addresses of object servers. Using this approach, servers may be added simply by connecting to the network, installing system and server software, and adding the machine name to the lookup database. Consequently, clients are not affected by database, network, operating system, hardware platform, or server architectural changes. For example, native 32-bit Windows™ applications may use client-side abstraction libraries that hide details of binding to and executing calls on remote objects. Objects may be implemented on cheap, fast Intel-based Windows NT™ servers and new servers may be added to the system by copying files over and adding the host name to a single locator file. The distributed nature of the system means that it is composed of relatively simple applications that implement a single interface or a small group of interfaces.

[0021] The interface between a client and a server is binary. Such an interface is more efficient and the data may be useful in more varied applications. Binary data may be converted to text for viewing by humans, sent in binary form to other providers, or

retrieved in binary form and processed by a consumer application. Binary objects may be dragged off of a window and dropped into a finance application or they may be used to generate reports.

[0022] A suite of online interfaces may be used by applications, service providers, and other clients to manipulate financial information available through Conductor. An application-level protocol specifies how a client interprets data sent to it by a server. When one part of the application needs something, it calls a procedural interface in another part. Such calls do not return until the procedure has executed so the flow of control is simple and direct. Extending these synchronous procedure calls across the network interface has the advantage of simplifying the access to distributed resources by elevating it to the level of standard procedural mechanisms familiar to a majority of developers.

[0023] Referring to Figure 2, a diagram of the Conductor[®] System Architecture is shown. Financial information of interest to users of the system is contained in different databases ~~28, 34, 40~~ 48, 50, 52 within the distributed environment. Each database has its own access mechanism ~~26, 32, 38~~ 42, 44, 46. As explained earlier, among the methods for accessing the system are a web browser 10 that communicates through a Web Server ~~20~~ 22 or a native Windows[™] application 12.

[0024] The Firewall ~~44~~ 20 increases system security. The TCP/IP protocol stack ~~46~~ 12 is the Internet communication vehicle. The Object Request Broker (ORB) 40 is an "information bus" that connects clients to the objects they need in a heterogeneous environment. By definition, an ORB is platform independent, language neutral, and may run in many networked environments. ORBs implemented in one language may

communicate with those implemented in another, on a completely different hardware platform. The same is true for the object implementations to which the ORB provides access. Three example objects are shown in Figure 2—a card object 24 30, a checking object 30 32, and a bill pay object 36 34. The objects serve as links between clients 10, 12 and data contained in the databases 28, 34, 40 48, 50, 52. The name server 22-24 performs the name lookup function for clients so they may establish communication with the object that performs the needed services.

[0025] Referring to Figure 3, a diagrammatic view of a sample transaction processed by the present invention is shown. Financial transaction data originates at a retail establishment. A purchase may be made with a bank card such as a Visa® or MasterCard® credit card or a bank debit card 24 74. The transaction is processed at the merchant location through a dial terminal 22 72 or any other device in communication with an authorization or settlement center 20 70. The authorization/settlement system 20 70 determines whether a particular transaction should be approved. An approved transaction represents an obligation for the cardholder to pay money to the financial institution that issued the card.

[0026] Approved transactions may then be reported to the purchaser's bank 48 68 as well as other supporting financial institutions for further processing before transmission to a financial services provider 46 66 in communication with a Conductor host computer 44 64. The financial services provider 66 functions as a repository for financial transactions originating from a variety of sources and supported by a large number of financial institutions and processing centers (i.e., different banks, clearing houses, authorization centers, etc.). Transactions may follow varied paths before arriving at the

financial services provider ~~46~~ 66. After transmission to the financial services provider ~~46~~ 66, the transactions may be organized and sorted for transmission to a Conductor host computer ~~44~~ 64. After the data are available on the host computer ~~44~~ 64, a Conductor user ~~40~~ 60 may access the database via the Internet 62 or through a native Windows™ application ~~42~~ according to the method described above.

[0027] Referring to Figure 4, a diagrammatic representation of an individual financial transaction is shown. Preferably, for each credit or debit card transaction, the data for each record includes the following:

Account number ~~40:~~ 80: unique series of digits to identify cardholder. Also identifies issuer and type of financial transaction card.

Merchant number ~~42:~~ 82: unique series of digits to identify merchant for transaction. May be used to look up a textual description for the merchant.

Transaction date ~~44:~~ 84: the date on which a transaction occurs.

Capture date ~~46:~~ 86: the date on which a transaction is processed.

Transaction amount ~~48:~~ 88: the extent of the cardholder's obligation to the issuing financial institution.

Standard industry code ~~20:~~ 90: an unique code identifying the type or category of the transaction.

Authorization code ~~22:~~ 92: number assigned to a merchant sale that has received specific approval.

Checksum 24: 94: value based on transaction data calculated and appended to transaction record to aid in verifying integrity of transmissions.

[0028] Although a preferred format is described, other data formats may be used. Also, the same data may be organized within a record in any manner.

[0029] Preferably, transactions stored in the database are accessible according to cardholder account number. In addition to processing individual financial transactions for each cardholder, the financial services provider may summarize the transactions and create reports for each cardholder represented in the data. For example, the financial services provider may create a report that includes card balances for previous months as well as a balance for transactions occurring during the current billing cycle. The data may be organized and sorted according to a variety of selection criteria.

[0030] Referring again to Figure 3, after organization and sorting by the financial services provider ~~46~~ 66, the financial transaction data are transmitted to a Conductor host computer ~~44~~ 64. Preferably, transaction data are transmitted daily to the host computer ~~44~~ 64. Users ~~40~~ 60 then request access via the Internet ~~42~~ 62 to the financial transaction data stored on the host computer ~~44~~ 64. Preferably, the user may choose one of several presentation tools to access the host computer.

[0031] Once connected to the host computer, the user is prompted for information needed to generate a report. For example, the user may be asked to provide an account number, a personal identification number, and a request for either the current month's statement or the previous month's statement. The host computer generates

the report and communicates with the session management software running on the user's computer so that the user may view the data. Preferably, the user has the option of downloading the data to an accounting program, a spreadsheet, or a word-processing program. The data may be converted to another format during the download process for use in the target program.

[0032] Referring now to Figure 5, a report for a user's current month's statement is shown. The report may contain data for transactions that were posted as recently as the previous day. Figure 6 shows a report for the previous month's statement. The present invention allows users to receive this information in a more timely manner as it is available before a statement arrives in the mail. In addition, users may access the data at their own convenience.

[0033] Preferably, users may view and manipulate only their own financial data. Furthermore, users may not alter the data. Preferably, users have the option of downloading the financial data to an accounting software package such as Intuit's Quicken® or a word-processing program such as Novell's WordPerfect®. The ability to convert and download recent credit and debit card transactions to such popular programs is unique to the present invention. The need to enter the data manually is eliminated. The sophistication of the conversion process allows data to be downloaded as frequently as the user desires. The process recognizes whether a transaction has been previously converted so users do not risk double-entering data. In addition, the data may be manipulated in a variety of ways. For example, the association of standard industry codes with each transaction allows transactions to be categorized automatically. Another benefit of the ability to review recent transactions is increased

bank card security. Cardholders may detect and report unauthorized transactions within days, or possibly hours, of when they were posted thereby increasing the likelihood of locating the unauthorized user.

[0034] The present invention gives users of the Internet the opportunity to review recent credit and debit card transactions at any time and from any location. Consequently, cardholders are able to monitor card activity and determine account status daily rather than monthly or quarterly. The ability to have accurate and current information concerning financial matters is important in an age of electronic funds transfer. The present invention has been described in the form of preferred embodiments. However, several modifications and variations may be made to the invention and fall within the scope of the claims. For example, the present invention may be implemented as one of many services available through an online information service. Users of the online information service may then be given the opportunity to review recent financial transactions at any time and from any location.

WHAT IS CLAIMED IS:

1. A method for providing recent financial transaction data to a plurality of users of a web site comprising:
 - collecting at a computer financial transaction data for said plurality of users;
 - transmitting at least daily said financial transaction data for said plurality of users from said computer to a database accessible from a server at said web site;
 - prompting one of said plurality of users of said web site for an account number;
 - requesting from said database financial transaction data for said account number; and
 - presenting said financial transaction data for said account number to said one of said plurality of users of said web site.
2. The method of claim 1 further comprising creating and presenting to said one of said plurality of users a report comprising said financial transaction data.
3. The method of claim 1 further comprising transmitting said financial transaction data to an accounting software package at said one of said plurality of users' computer.
4. The method of claim 1 wherein presenting said financial transaction data comprises presenting said financial transaction data in a browser.
5. The method of claim 1 wherein presenting said financial transaction data comprises presenting said financial transaction data in an online information service application.
6. The method of claim 1 wherein said financial transaction data originates from a

plurality of financial institutions and processing centers.

7. The method of claim 1 wherein said computer is a financial services provider computer.
8. A system for providing recent financial transaction data to a plurality of users of a web site comprising:
 - a computer for collecting financial transaction data for said plurality of users;
 - a server at said web site for receiving said financial transaction data from said computer at least daily;
 - a database for storing said financial transaction data received at least daily;
 - an account number from one of said plurality of users of said web site;
 - financial transaction data for said account number from said databasewherein said financial transaction data for said account number is presented to said one of said plurality of users of said web site.
9. The system of claim 8 further comprising a report comprising said financial transaction data for said one of said plurality of users.
10. The system of claim 8 further comprising an accounting software package at said one of said plurality of users' computer for receiving said financial transaction data.
11. The system of claim 8 wherein said financial transaction data is presented to said one of said plurality of users in a browser.
12. The system of claim 8 wherein said financial transaction data is present to said one of said plurality of users in a online service information application.
13. The system of claim 8 wherein said financial transaction data originates from a plurality of financial institutions and processing centers.

14. The system of claim 8 wherein said computer is a financial services provider computer.
15. A method for providing through a web site financial transaction data to a card user comprising:
 - collecting financial transaction data for a plurality of card users at a computer;
 - transmitting at least daily said financial transaction data for said card user from said computer to a database accessible from a server at said web site;
 - determining an account number for said card user when said card users accesses said web site; and
 - transmitting said financial transaction data for said card user to said card user's computer.
16. The method of claim 15 further comprising creating and presenting to said card user a report comprising said financial transaction data.
17. The method of claim 15 further comprising transmitting said financial transaction data to an accounting software package at said card user's computer.
18. The method of claim 15 wherein transmitting said financial transaction data comprises transmitting said financial transaction data to a browser.
19. The method of claim 15 wherein transmitting said financial transaction data comprises transmitting said financial transaction data to an online information service application.
20. The method of claim 15 wherein said card user is selected from the group consisting of credit card users and debit card users.

21. The method of claim 15 wherein said financial transaction data originates from a plurality of financial institutions and processing centers.
22. The method of claim 15 wherein said computer is a financial services provider computer.
23. A system for providing recent financial transaction data to a card user comprising:
 - a computer for collecting financial transaction data for said card user;
 - a server at a web site for receiving at least daily said financial transaction data from said financial service provider computer;
 - a database for storing said financial transaction data received at least daily;
 - an account number for said card user of said web site;
 - financial transaction data from said database for said account numberwherein said financial transaction data for said account number is presented to said card user.
24. The system of claim 23 further comprising a report comprising said financial transaction data for said card user.
25. The system of claim 23 further comprising an accounting software package at said card user's computer for receiving said financial transaction data.
26. The system of claim 23 wherein said financial transaction data is presented to said card user in a browser.
27. The system of claim 23 wherein said financial transaction data is presented to said card user in an online information service application.
28. The system of claim 23 wherein said card user is selected from the group consisting of credit card users and debit card users.

29. The system of claim 23 wherein said financial transaction data originates from a plurality of financial institutions and processing centers.
30. The system of claim 23 wherein said computer is a financial services provider computer.
31. A method for providing recent financial transaction data to a user of a web site comprising:
- collecting at a computer financial transaction data for said user;
 - transmitting from said computer to a database accessible from a server at said web site said financial transaction data for said user wherein said financial transaction data relates to transactions posted the previous day;
 - confirming the identity of said user when said user accesses said web site;
 - determining an account number for said user for said first financial institution;
 - requesting from said server at said web site financial transaction data for said account;
 - transmitting said financial transaction data for said account number to said user's computer.
32. The method of claim 31 wherein said financial transaction data comprises credit card transaction data.
33. The method of claim 31 wherein said financial transaction data comprises debit card transaction data.
34. The method of claim 31 wherein said financial transaction data comprises credit card data and debit card transaction data.

35. The method of claim 31 further comprising presenting to said user said financial transaction data in a report.
36. The method of claim 35 wherein said user is prompted for information to generate said report.
37. The method of claim 31 further comprising downloading said said financial transaction data to an accounting program at said user's computer.
38. The method of claim 31 wherein said computer is a financial services provider computer.
39. A system for providing recent financial transaction data from a plurality of financial institutions to a user of a web site comprising:
 - financial transaction data for said user for a first financial transaction;
 - financial transaction data for said user for a second financial transaction;
 - a computer for collecting said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction;
 - a database accessible from a server at said web site for receiving from said computer within 24 hours of posting said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction;
 - a process for verifying the identity of said user when said user accesses said web site;
 - an account number for said user for accessing said user's financial transaction data; and

a request for obtaining from said server at said web site and transmitting to said user's computer financial transaction data for said account.

40. The system of claim 39 wherein said financial transaction data for said first financial transaction comprises credit card transaction data.
41. The system of claim 39 wherein said financial transaction data for said first financial transaction comprises debit card transaction data.
42. The system of claim 39 wherein said financial transaction data from said first financial transaction comprises credit card transaction data and said financial transaction data for said second financial transaction comprises debit card transaction data.
43. The system of claim 39 further comprising a report for presenting to said user said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.
44. The system of claim 43 wherein said user is prompted for information to generate said report.
45. The system of claim 39 further comprising an accounting program at said user's computer for downloading said said financial transaction data for said first financial transaction and said financial transaction data for said second financial transaction.
46. The system of claim 39 wherein said computer is a financial services provider computer.

ABSTRACT

[0035] A system is disclosed in which a user of an information service may access financial data relating to recent credit and debit card transactions. Any entity with a TCP/IP connection to the Internet may access the system so that world-wide accessibility to the financial services is possible. Alternatively, the system may be accessed through an online information service. The financial data are processed daily by a financial services provider, then transmitted to a host computer connected to an information service. The user connects to the information service host computer to access the financial data for transactions that may have been posted as recently as the previous day. The user may also download the financial data directly to an accounting or word-processing program for further processing.

Conductorsm Network Access

Proprietary and Confidential

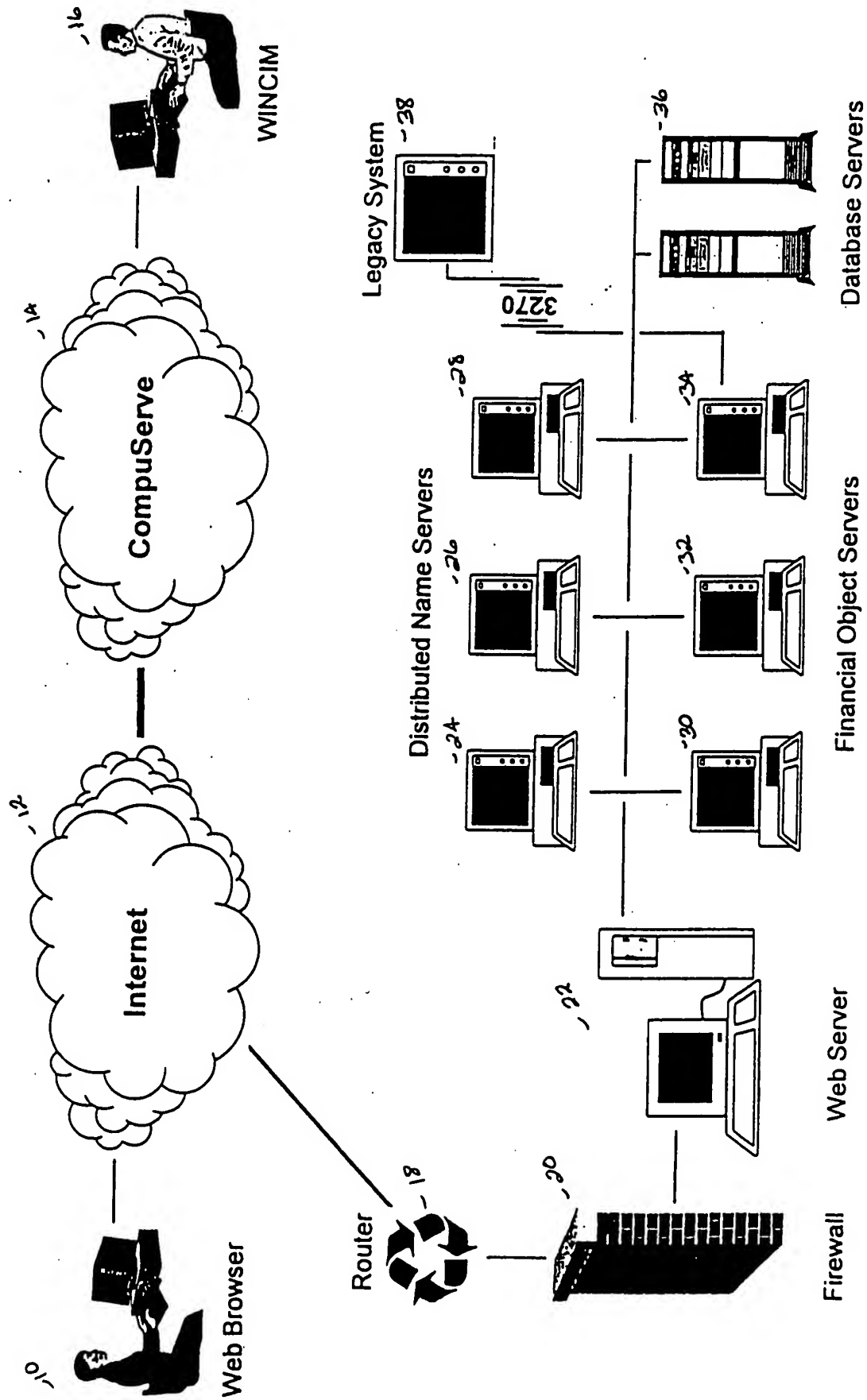


FIGURE 1

Conductorsm System Architecture

Proprietary and Confidential

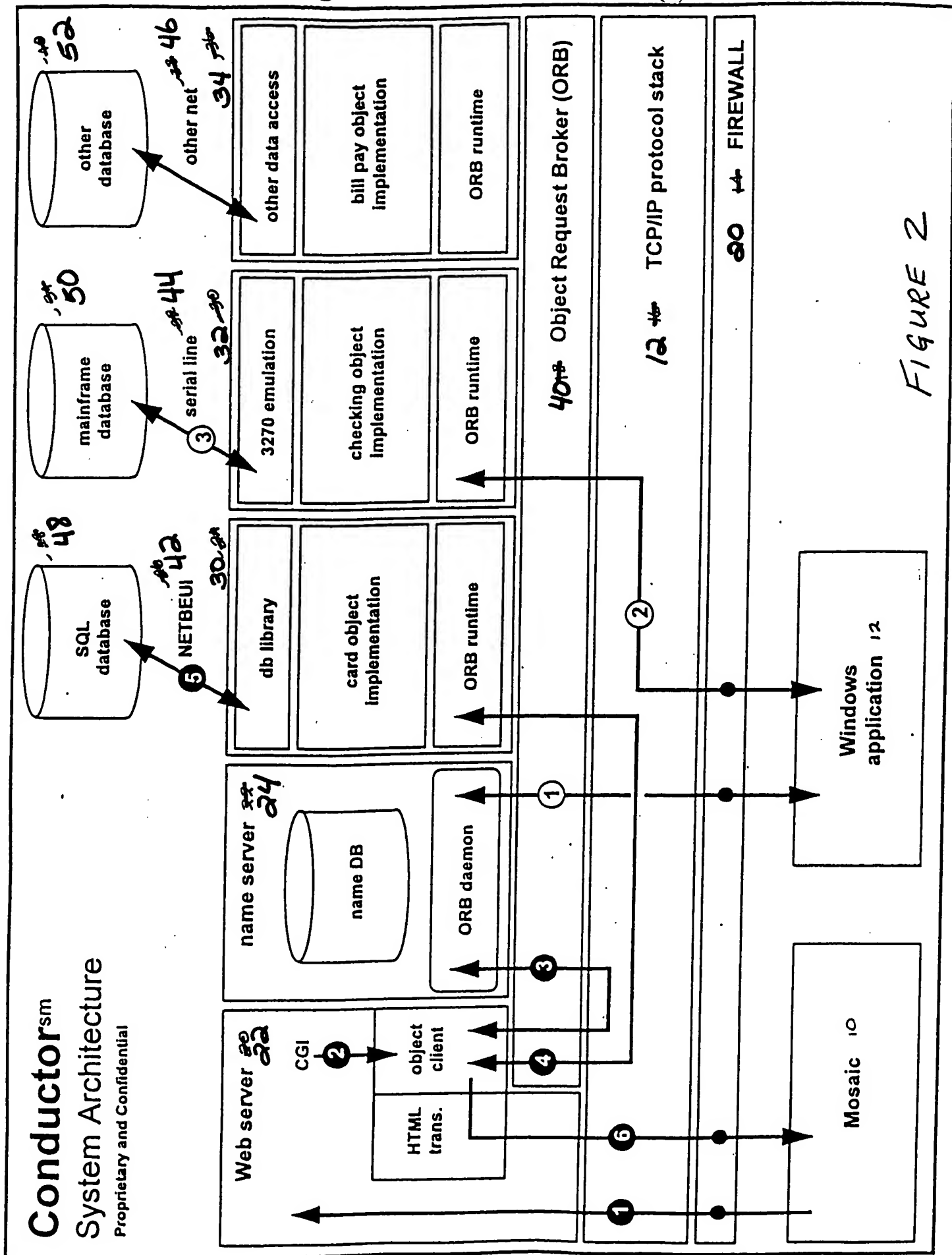


FIGURE 2

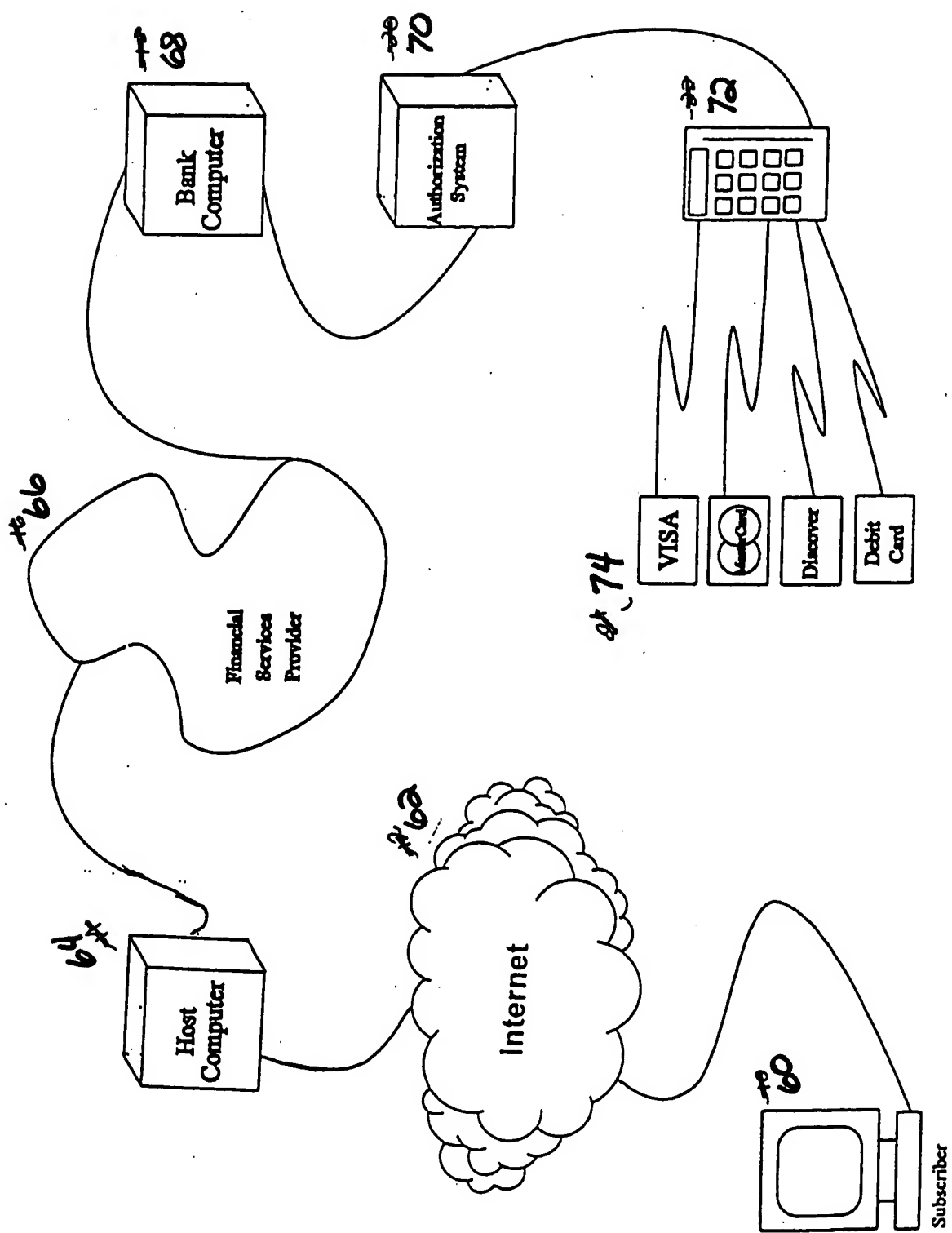


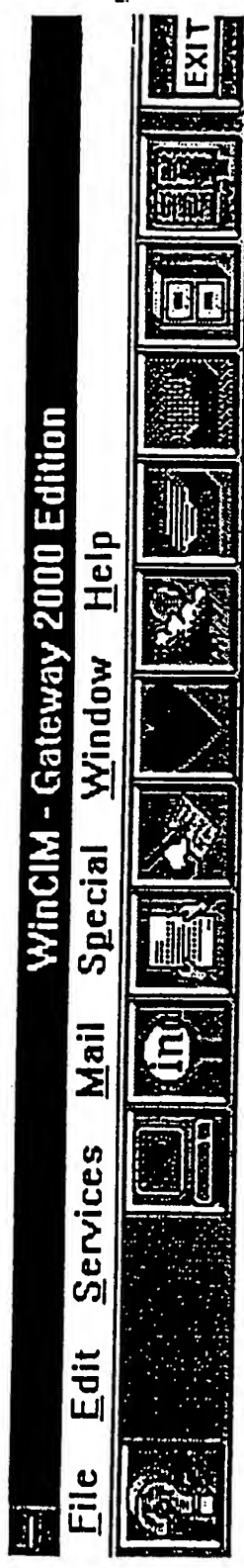
FIGURE 3

Account Number	Merchant Number	Transaction Date	Capture Date
08 ~	08 ~	18 ~	98 ~

...

Transaction Amount	Standard Industry Code	Authorization Code	Checksum
88 ~	00 ~	00 ~	16 ~

FIGURE 4



----> Last Month's Statement

CONDUCTOR Card Review

Electronic Statement

Name(s) : JOHN DOE, JANE DOE
User ID : 739874321
Account Number : 4638411001028765

Account Summary

Credit Line	7,500.00	
Closing Date	06/15/94	4,960.89
Payment Due Date	07/10/94	151.30
Amount Due		0.00
		0.00
		100.00
New Balance	5,012.19	0.00
or	0.00	0.00
Minimum Payment	100.00	5,012.19

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-13	BARNES & NOBLE	5542	06-11	WEST PATTERS, NJ	1.90
06-13	BOB EVANS RESTAUR	5661	06-11	DUBLIN, OH	47.22
06-14	**PAYMENT RECEIVED,	THANK YOU**			100.00PY
06-14	FERRARAS	7549	06-07	MONTCLAIR, NJ	35.00
06-14	SUNOCO 0034235	5541	06-10	WESTFIELD, NJ	22.41
06-14	EMBASSY HOTEL	5734	06-12	NEWARK, NJ	19.95
06-15	GROVE PHARMACY	5912	06-12	MONTCLAIR, NJ	14.82

FIGURE 5

WinCIM - Gateway 2000 Edition

File Edit Services Mail Special Window Help



----->Current Month's Statement

CONDUCTOR Card Review

Account Summary

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987,4321
 Account Number: 4638411001028765

Credit Line	7,500.00	Last Statement:	
Current Balance	5,244.62	Balance	5,012.19
Available Credit	2,255.38	Closing Date	06/15/94

Account Activity Since Last Statement

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-20	AT&T PHONE CENTER	5251	06-17	MONTCLAIR, NJ	158.36
06-22	AMERICAN AIR	5411	06-18	AIRFIELD, CT	53.23
06-22	CARLISLE HOTEL	5541	06-19	OMAHA, NE	20.84

FIGURE 6